

Business Chequing Accounts and Fees

Effective November 1, 2023

Choose the account that works best with your business banking needs

Account Overview	Business eBanking Account	Business Convenience Account	Business Premium Account	Business Premium Plus Account	Community Account	Business U.S. Dollar Account ⁷
	For businesses that prefer online banking, plus occasional in-branch service with no fee surprises.	For businesses with a lower volume of transactions, looking for optimum flexibility and minimal fees.	For businesses with a moderate volume of transactions, bundled into one value-priced monthly fee.	For businesses with a higher volume of transactions, seeking ultimate flexibility and value.	For local clubs and charitable/non-profit organizations that enhance our communities.	For businesses with a need to conduct transactions in U.S. dollars.
Monthly fee	\$5	\$5	\$25	\$50	\$0	\$1 USD
Monthly fee waived with¹	Min. \$5,000 daily balance	Min. \$5,000 daily balance	Min. \$25,000 daily balance	Min. \$50,000 daily balance	--	Min. \$200 USD daily balance
Day-to-day transactions² (debits and credits)	Unlimited electronic transactions Five free in-branch transactions (\$3 each thereafter)	\$0.85 per transaction	50 free per month (\$0.85 each thereafter)	100 free per month (\$0.85 each thereafter)	30 free per month (\$0.85 each thereafter)	Two free debits per month (\$0.50 USD each thereafter)
Interac e-Transfer[®] (Send, Request)³	Five free per month (\$1.50 each thereafter)	\$1.50	10 free per month (\$1.50 each thereafter)	15 free per month (\$1.50 each thereafter)	5 free per month (\$1.50 each thereafter)	--
Foreign currency transactions	\$0.95 plus 2% foreign exchange fee					--
Cash deposit processing⁴	\$2 per \$1,000 cash deposit(s) accumulated and charged at month end					--
ATM network transactions⁵						
Creative Arts Financial/ THE EXCHANGE Network[®] ATM	\$0	\$0	\$0	\$0	\$0	--
Allpoint ATM (US)	\$0	\$0	\$0	\$0	\$0	--
Interac[®] or non-Creative Arts Financial /non-THE EXCHANGE Network[®] ATMs	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	--
Cirrus[®] or non-Allpoint ATMs (US and international)	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	--
Other associated fees						
Online banking access						
One signer	No charge	No charge	No charge	No charge	No charge	Balance information only
Multiple signers	\$20/month	\$20/month	\$20/month	\$20/month	\$20/month	--
Monthly all-in-one paper statement⁶	\$5	\$5	\$5	\$5	\$5	\$0
Cheque forms	Standard cheque order fees apply - ask for details					

Please refer to the 'Account-related transactions and other services fee schedule' at [CreativeArtsFinancial.com/Fees](https://www.creativeartsfinancial.com/Fees) for additional information.

¹If the account meets the minimum daily balance at the end of each day in the month, the monthly fee will not be charged. ²Applicable transaction fees are applied immediately. ³The Interac e-Transfer[®] fee is applied to Send Money transactions immediately and Request Money transactions when fulfilled; no fee is charged for Receive Money and Autodeposit transactions. ⁴This fee is calculated and posted at month-end based on total cash deposits for the month. ⁵Fees listed do not include any additional charges by other financial institutions or independent ATM owners. To avoid extra fees, use Creative Arts Financial ATMs or those listed on the website (www.creativeartsfinancial.com/find-a-branch-atm). ⁶The monthly paper statement fee applies per member statement and is applied after each month end; eStatements are free; all statements include cheque images at no extra cost. ⁷Fees are charged in U.S. dollars.

Account offers are available to Ontario residents only that are the age of majority. All account openings and offers are subject to Creative Arts Financial approval and may be revoked at any time.